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LOAN MODIFICATION AGREEMENT

This agreement made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, by and between RIVERVIEW SAVINGS BANK (hereinafter called "Lender"), and R.M. Hegewald and Helen B. Hegewald and \_\_\_\_\_ (hereinafter called "Owner").

Skamania Investment, Inc.

WITNESSETH:

WHEREAS, Lender loaned R.M. Hegewald and Helen B. Hegewald and Skamania Investment, Inc. the sum of Fifty one thousand five hundred fifty three & 34/100 Dollars (\$51,553.34), as evidenced by a note and mortgage (the term "mortgage" includes a Deed of Trust) executed and delivered on August 27, 1990 which mortgage is duly recorded under Auditor's File No. 109974 in the public records in the jurisdiction where the mortgaged property is located which note and mortgage are hereby incorporated herein as part of this instrument: and

WHEREAS, the undersigned owner of said premises has found it necessary and does hereby request a modification of the terms of said loan for the following reasons:

To alleviate the necessity of refinancing this loan on the part of the owner and to extend the maturity date to March 01, 1993, the owner hereby agrees to monthly interest payments of approximately \$537.02, NOTWITHSTANDING, all other terms and conditions remain unchanged.

and

WHEREAS, the parties desire to restate the modified terms of said loan so that there shall be no misunderstanding of the matter;

THEREFORE, it is hereby agreed that, in consideration of the reasons stated above, as of the date of this agreement the unpaid balance of said indebtedness is Fifty one thousand five hundred fifty three & 34/100 Dollars (\$51,553.34), all of which the undersigned promises to pay with interest at 12.500% per annum until paid, and that the same shall be payable Five hundred thirty seven & 02/100 Dollars, (\$537.02) per month beginning on the 1st day of November, 1991, to be applied first to interest, and balance to principal, plus a sum estimated to be sufficient to discharge taxes and insurance obligations, if applicable, (which estimated sum may be adjusted as necessary) and that in all other respects said mortgage contract shall remain in full force and effect.

\* As per terms of note & Deed of Trust.

Dated February 21, 1992.

FILED FOR RECORD  
BY SKAMANIA CO. TITLE

R.M. Hegewald Individual

Helen B. Hegewald Individual

Skamania Investment, Inc.

R.M. Hegewald, President

GARY H. OLSON

RECORDER'S NOTE: NOTARY  
SEAL NOT ATTACHED AT

TIME OF RECORDING-AS TO CORPORATE  
ACKNOWLEDGEMENT

Riverview Savings Bank  
(Corporate Mortgagee)

By M.F. Kennedy Ass't Vice  
By Shirley A. DuPaul Pres.  
Shirley A. DuPaul Secretary Ass't Vice  
Pres.

STATE OF WASHINGTON

COUNTY OF SKAMANIA

On this day personally appeared before me R.M. Hegewald & Helen B. Hegewald to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 21st day of February, 1992.

Notary Public in and for the State of Washington, residing at Skamania.

STATE OF WASHINGTON

COUNTY OF Clark

On this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared M.F. Kennedy and Shirley A. DuPaul to me known to be the Ass't Vice Presidents and ~~XXXXXX~~, respectively, of Riverview Savings Bank, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

Notary Public in and for the State of Washington, residing at Camas.